

There was a large gathering, but the attendance of ministers was smaller than usual. The meetings were very interesting during the day, and at night we had an excellent missionary service. At the house of the pastor, Rev. J. W. Brown, I met a young lady who longed to go to the foreign field to teach her sisters the way of life. After conducting a preliminary medical examination, at the request of Mrs. Manning, I retired at half past eleven, to be called again at four o'clock, to start homeward. About 45 miles lay between me and Lawrenceville, where I took the train for Yarmouth and arrived that evening.

A person who had gone over the road that I had, might well require a little rest. That could not be taken, as I had to start at once for the P. E. I. Association.

In St. John, I learned that Rev. Josiah Webb had left Margerville to settle with the church at Upper Quebec. Margerville and Lakeville form a nice field for a young man. It is quite compact. The people are intelligent and kind. There is a new and comfortable parsonage at Margerville.

From St. John I proceeded to Charlottetown, where I occupied the pulpit morning and evening, and in the afternoon I addressed a congregation at St. Peter's Road. Monday morning I took the train for Cavendish, where I arrived in time for the forenoon session of the Association. A goodly number of ministers and laymen from all parts of the island had assembled. The services during the day proved very interesting and profitable, and the missionary meeting in the evening, was a grand success. The Association adjourned Monday evening to meet next year at Bedford.

It was a matter of remark that while the island churches are now pretty well supplied with pastors, only one of them is a native of the province. It seems hardly fair for her sons to desert her thus, but I suppose they partake of the restlessness of the Anglo-Saxon race which cannot be controlled. Revs. Douglas Simpson and B. H. Simpson are now resting in the old home. It will be a pity if such men cannot be retained in these provinces.

The island is really beautiful now. It is probably the finest agricultural district in the Dominion. The crops generally promise well. The hay crop, however, will be scarcely an average one. The lateness of the spring and the drought of the summer have not been favorable for grass. The products of this little island are simply enormous. Horses, sixty at a time, cattle, sheep, fowl, oats, potatoes, and eggs, are shipped to the United States in great numbers and abundance. The egg trade has grown into such magnitude that its receipts exceed those from the sale of any other article of export. One day I met a lad coming with egg boxes, and supposing him to be a Scotchman I prepared to use on him my whole knowledge of Gaelic. But as he drew near I found that he was a Frenchman. He informed me that a French firm at Rustico, bought and sold nearly 20,000 dozens of eggs, during the shipping season of seven months. There are farms in Charlottetown, Summerside, and Georgetown, which probably do a larger business in this article of commerce. Hence it can be easily seen that the volume of this trade is really immense.

Let my "notes" should assume too large proportions I must now close, and write—"to be continued" at another time. In concluding my remarks, I wish to remind our churches and friends that the convention year is drawing to a close. The contributions should be in by the 10th of August. The pastors who guaranteed for their churches a dollar per member and all the churches, that have not yet contributed, or have contributed less than last year, should beset themselves. And further, as the Convention Scheme is the Scheme of the whole denomination, what ever else is neglected, this should not be. Whatever appeals may be made, and however urgent they may become, the attention of the people should not be drawn away from the Convention Scheme, and the contributions to the Convention Fund should not be diminished.

If this advice should not be heeded, all spasmodic efforts and apparent gains will end in permanent loss. G. E. DAY.

#### Home Missions.

#### CONTRIBUTIONS

for the payment of the debt continue to come in. The following have been received since June 24th:

On Second Thousand. J. A. Ingraham, N. E. Marjorie, \$1; "L. St. Stephen, \$2; Mrs. Bradford, Milton, Yarmouth, \$1; E. M. Barthe, Warrenton, La. Co., \$1; Eleanor J. Mann, Buller, \$1; New Can. E. E. Florenville, \$1; Hazel Tr. (sainted child of J. S. Triles), Sussex, 30 cts.; Louise and Jessie Triles, Sussex, 90 cts.; and Rev. J. H. Saunders, Westport, \$5. Before reported, \$1,955.85. Total to date, \$1,969.55.

On Third Thousand. Gaspereaux S. S. concert \$6.20; Portauquique and Upper Economy S. S. concert \$9; Temple S. S. concert, Yarmouth, \$12; and Jackson town, Car. Co., S. S. concert \$2.50. Before reported, \$687.58. Total to date, \$717.28.

From the above it will be seen that \$318.17 is still required to make up the amount aimed at for the payment of the debt.

Our books must close on the 5th of August. Now, brethren and sisters, what say you, shall any of this remain unpaid

when the books are closed? There must be many who have not sent in the extra dollar. Please move quickly.

To Missionary Pastors. Please see that your reports for work to July 31st are sent forward immediately after the close of the quarter. They should all be in my hands August 5th. Report to July 31st if it is only the fraction of a quarter. Don't fail to attend to this, please, as we wish to have our general report printed before convention.

A. COMOR.

Cor. Sec'y H. M. Board.

Hebron, N. S., July 8.

#### Rules for an Annuity Fund of the Baptist Convention of the Maritime Provinces.

(We have received these rules from Dr. Saunders, who desires their publication so that members of the Convention may be prepared to offer criticisms when it is submitted to that body for approval in August next.)

I. A Capital shall be created, and held in trust by "the Board of Management of the Ministerial Relief and Aid Fund," subject to the control of the Convention, for providing annuities for infirm and aged ministers, ministers' widows and their children.

II. All legacies, donations, or contributions of any kind, made to the Board for the capital of the Annuity Fund, shall constitute the capital and shall be kept in vested in good securities.

III. Ministers' rates, donations, or contributions made for the purpose, and the interest on investments, shall be used for paying annuities; but no part of the capital shall be used for this purpose.

IV. Any ordained Baptist Minister in regular standing, and engaged in ministerial work within the bounds of the Convention, by complying with these rules, shall have a legal right to Annuities. Exceptional cases may be considered and judged by the Board.

V. If any minister, having a right to this fund, shall leave the denomination, he shall forfeit all claims on the fund, but he shall receive back half the amount paid by him in yearly dues.

VI. If a minister ceases to labor as a minister, and engages in a secular calling, except from some physical disqualification for continuing his ministerial work, he shall forfeit his claims on the fund; but shall receive back one-half of the amount paid in yearly dues.

VII. Any minister eligible for participation in this fund, who shall fail to connect himself with it in the first year of its existence, shall not be received afterwards, except by special action of the Board; and the principle guiding the Board in its action shall be the requirement of an entrance fee from the applicant, equal to the amount of rates and the interest thereon at six per cent. for the time the applicant has neglected to join himself to the fund.

VIII. Any minister who on account of accident or ill health ceases to receive a salary, and any minister after arriving at seventy years of age, shall be entitled to his Annuity. Every application for an annuity shall be made in writing either by the applicant or by some person on behalf of the applicant; and it shall contain satisfactory information respecting the grounds of the claim.

IX. No person can have a right to an Annuity unless all his dues are paid.

X. Annuities shall be paid half yearly on the 1st of July, and the 1st of January.

XI. Any minister can at any time commute his yearly rates, and secure his claims to the benefits of the fund by paying a sum, judged by the Board as equivalent to all his payable rates. The payment of such a sum may be spread over two or three years.

XII. The rates shall become due annually, on the first of July and the first of January. Any minister whose rate is not paid in the first three months after it is due shall be notified of the same by the secretary, and he shall pay, in addition to the regular rates, the interest at 7 per cent. on the rates for the time of his neglect of payment.

If the rate is not paid for one year, the person shall cease to be a member; but shall receive back half the amount of his paid up rates. His re-admission to membership shall be by special action of the Board.

XIII. No minister receiving an annuity shall be required to pay dues; neither shall he be a member of the Board.

XIV. The annual rate shall be ten dollars.

XV. The maximum annuities, for the present, shall be for a minister \$150 00; for a widow \$75 00; each child of a widow \$12 50; but no family of children shall receive more than \$50 00. If both father and mother are dead, and there is but one orphan, it shall receive \$40 00; if there are two orphans they shall receive \$40 00 each; or if a greater number they shall receive \$100 00 equally divided among them. No child shall have any claim on the fund after becoming sixteen years of age. If the fund should not be sufficient to pay the annuities above specified, then a proportionate amount of the available funds shall be paid.

XVI. If a widow receiving an Annuity, shall marry, she shall cease from the date of her marriage to participate in the fund; but the children of her former husband shall continue to receive their Annuities the same as if their mother had remained a widow.

XVII. Any Society, Church or person

paying the rates required of a member,

shall be entitled to nominate, as a recipient of the benefits of the fund, any minister within the bounds of the Convention, not already connected with the fund, and qualified according to these rules; and such minister and his family shall have a right to participate in the fund as if he himself had paid the required dues.

XVIII. No alteration or addition shall be made to these rules except it be recommended by the Board, or at the instance of a member of the Convention, who shall give a year's notice in writing to that body of the proposed addition or change.

#### Gain or Loss?

We believe in an "Educated Ministry." We rejoice in the prosperity of Acadia. We are glad educational matters are progressing in Ontario, and hope Woodstock College and McMaster Hall, as "McMaster University," may prove a benefit to the denomination. But looking over the years of our theological union with the West, the question arises, Has the union, to us, been a Gain or Loss? And the answer, emphatically is "Loss."

For years the cry has been, "Many of our young men who study at Newton remain in the United States, and are lost to us." But since our young men have been going to McMaster Hall we have lost a much larger proportion. Up to last year out of eight graduates only five returned. And since then the balance is entering on the side of Loss. Last summer C. S. Sterns accepted the pastorate of a good field. In November W. W. Weeks accepted a call to an important field in Eastern Ontario, at "one thousand" or more. Of those who completed their work in April, H. S. Maider declined an unanimous call from East Jeddore, having accepted one from a church in one of the finest cities of Southern Ontario, at "one thousand," or nearly that. C. E. Pines and J. W. Mann are also settled in good fields as good remunerations. These are evidently lost to us. Besides these, J. D. Freeman, E. L. Stevens and Bennett have remained, and are at work. And now Rev. F. Denton has gone to join them. We wish these brethren success, but feel that if our vacant field, which we have by scores, are to be supplied we must return our young men, or it will be lost and not gain. To do so we must awake to the fact that the remuneration we offer must be more than one third or one-half of what they command elsewhere. Our provinces are studded with vacant churches. Our young men go and are not induced to return, and the result is without question, others have the "gain" and we have the "loss." That this calls for thought, plan and action, is the firm opinion of

Halifax, July 2.

#### Appeal.

To the Baptists and Free Christian Baptists of N. B., and the Free Baptists of N. S.

DEAR BRETHREN.—We have reached a crisis in the building of the new Seminary at St. Martins. Hence this appeal. Many of the subscriptions—made in good faith—will not be available for months. In order that the work auspiciously begun may be carried to completion, in time to secure the largest of the promised gifts, and to meet maturing obligations entered into with contractors, ten thousand dollars are immediately required. Not to have this amount means disaster and disgrace. Can they be expected. Shall we now, after so much has been done, be compelled to abandon the work? Impossible! Brethren and sisters, friends of religious education, will you suffer the thought?

The Directors make through the undersigned committee this appeal to you, asking for the \$10,000 within the next thirty days. We only ask this amount in one dollar subscriptions. Will you deny the request? We have confidence in you in this hour of need. Let us now, all, unitedly, in one grand effort—an effort in which the rich and poor, the old and young, men, women and children, unite, and avert a crisis now face to face with this higher education movement. Now or never, brethren. Only one dollar each from 10,000 individuals, burdening no one, will lift the burden from many who are very anxious in regard to the new Seminary. We anxiously wait your response.

In behalf of the Directors,

MONT. McDONALD.

W. M. PATTER.

G. M. HARTLEY.

W. R. GAY.

G. O. GATES.

NOTE.—Rev. Geo. O. Gates, 55 Queen St., St. John, is authorized by the committee to receive money raised by this appeal and to give receipt for same.

W. M. A. S. Meeting.

According to previous appointment, a meeting of the W. M. A. Societies, in connection with the N. S. Central Association, was held at New Germany on Monday, 27th, at 3 p. m.

The exercises were conducted by Mrs. M. W. Brown. The meeting was opened by singing. A portion of Scripture was read, and prayer offered by several of the sisters. Words of welcome to the strangers were spoken by Mrs. M. W. Brown. Mrs. J. W. Manning then gave a sketch of the rise and progress of the W. M. A. S., also of the work done by our missionaries; and in her earnest way, urged upon her hearers the necessity of more whole-hearted consecra-

tion to the work, and appealed to all to spend at least five minutes every day in special prayer for the cause of missions.

Reports were received from a number of societies which show us that the great need, is lack of interest, on the part of too many of our sisters.

Remarks were made by Mrs. E. H. Howe, Mrs. D. Crandall, Mrs. J. Wheelock, Mrs. Caldwell, Mrs. J. Hall, Mrs. O. Young, and many others.

A deep interest in foreign missionary work, was expressed by all; and an earnest desire to do more in the future, than the past. A thought was suggested by two of the speakers, which will probably in the near future, be heard again; i. e., the advisability of supporting lady missionaries in the home as well as the foreign field. Extracts from a private letter from Mrs. Churchill were read, which were very interesting and helped to show us some of the trials as well as joys, of a missionary's life. Photos were shown, of our missionaries and their children; and the sight of the loved faces led us to pledge again our prayers and means for their support. A collection was taken, and this most interesting meeting closed with prayer by Mrs. J. W. Manning.

In closing this report, we would like to ask that all those who read it, will respond to the appeal of our sister, and offer special prayer each day for missions; for if our hearts are in the work, our time, talent, and money will be given too.

"I gave my life for thee  
What hast thou given for me?"  
June, 30th, 1897. A. STEVEN.

#### Halifax Notes.

1st July, hottest of the season. Usual display of busting was flying. A royal salute was fired. A number of excursions held, and bankers and customs officials were having a holiday.

Prof. A. G. Bell, of telephone fame, arrived from Baltimore by steamer *Peruvia*. He visited the deaf and dumb institution and took part in the closing examination exercises, which were presided over by Lieut-Governor Ritchie. Under the superintendence of Principal J. S. Hutton this school is in a flourishing condition. The pupils are all healthy and active and display talent in drawing, writing, needlework, etc., which it is difficult to surpass, by those who are more highly favored.

The city pastors at their posts again. Rev. E. J. Grant, exchange for a week or more with Rev. S. H. Cain. Rev. J. F. Avery has resigned his pastorate, and leaves for England soon. Rev. E. T. Miller the Quinpool mission. Mr. Wm. Ackhurst has passed to his reward—died suddenly Saturday afternoon—was beloved by all who knew him.

The high school and public schools are closing for the summer season. The closing exercises of the academy were much enjoyed by a large number of the citizens, especially the ladies.

Steamer *Corvina* brought a number of immigrants from Newfoundland. (Above was received too late for last issue.—Ed.)

#### Religious Intelligence.

#### NEWS FROM THE CHURCHES.

LITTLE LAKE, SUREBY CO., July 1.—I have made a visit to New Maryland and Rusagoria. I spent eight weeks with the people there. The cause is very low, the love of many have grown cold, the worship of God neglected. We trust that the efforts put forth by us will be blessed in the reviving of his cause. We administered the Lord's Supper once; the first time for many years. The MESSENGER AND VISITOR is only taken by two in the church. This we think is one cause and evidence of the lamentable declension so apparent. On our return, we found the church at Little Lake and Pieschaguan trying to hold on, keeping their prayer meetings and conferences. I expect to return there and baptize a number.

JAMES TRIMBLE.

CORNWALLIS STREET, HALIFAX, July 4.—It was my privilege to administer the ordinance of baptism to two happy believers yesterday.

ARTHUR W. JORDAN.

WESTERN SHORE.—Since last writing you I have received the following for Western Shore house:  
S. Sweet, Billtown, \$5 00  
Rev. F. H. Beale, Billtown, 50 cts.  
John Boutlier, Indian Harbor, 2 00  
Other gifts are coming soon I believe.

CHESTER, July 1. J. F. KERRON.  
WEDBORN PLAINS.—The brethren here had a very encouraging conference on July 1st. The attendance was large, and one backslider returned and threw himself on the sympathy and prayers of the church.

NEW HORTON, June 5.—A. W. M. A. Society was organized in connection with the Baptist church. Mrs. Chipman Reid, President; Miss Cassie Canning, Secretary; Mrs. Warren Jones, Treasurer.

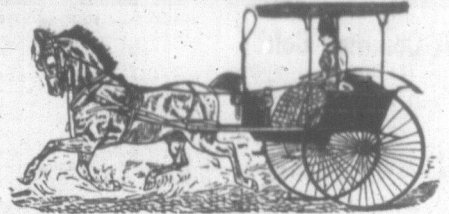
A. R. EMMERSON.

S. C. Y. for N. R.

SKEDD ST. MARY'S.—May 28, one was added by baptism. The right hand of fellowship was extended to two others. June 19, two were added by baptism.

PORT HALLFORD.—June 26, three were added by baptism.

BARTON, DUNSTON CO., N. S., July 27.—We have just enjoyed a "Children's Day" and "Floral Concert" with our Sabbath school. At 10.30 a large assembly of children and others listened to a very instructive sermon by the pastor, Rev. P. R. Foster, from Luke 2: 49 and 52 verses; showing the perfect life of the childhood and youth of the Saviour, and showing by such examples as Samuel, John, Timothy and others, the effects of early training by pious parents, and plainly proving "That as the twig is bent so is the tree inclined." In the evening there was a concert of 31 pieces of music and recitations, which were



Perry Cart with Canopy Top.

The 2nd and only two-wheeler made that positively has no Horse Work whatever. The first and only Cart made that gives the horse no Cart Motion, and does not chafe its back.

A Vehicle that rides as steady with two wheels as a buggy with four, and draws one-third easier.

A Cart that really rides easier than a Buggy.

We have these both with and without tops.

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Saint John, N. B.

The North American Life Assurance Company.

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HON. A. MORRIS, J. L. BLAIRIE, Esq., Vice Presidents.

FULL GOVERNMENT DEPOSIT

FOR SECURITY OF POLICY HOLDERS.

During the year 1,535 applications for \$2,724,450 were received, upon which were issued 1,200 policies for \$2,500,000, and seven policies for \$10,000, which had lapsed for non-payment of premium were revived. This is a volume of new business amounting to nearly \$500,000 over that of any former year, and sixty per cent. in excess of that done by any other Canadian company in the same period of its history.

ABSTRACT OF REVENUE ACCOUNT AND BALANCE SHEET.

Income for the year 1896	\$194,242 20
Expenditure (including payments to policy holders of \$37,067 66)	157,785 84
Assets (including uncollected Guarantee Fund)	567,151 50
Liabilities to policy holders	313,682 00
Surplus for security of policy holders	353,665 86

#### THE SEMI-MONTHLY RETURN PREMIUM PLAN

Provides that should death occur prior to the expiration of the term of the policy, the whole of the premiums that may have been paid will be payable with, and in addition to, the face of the policy; thus securing a dividend of 100 per cent. on the premiums paid, should death occur during said period.

#### THE COMMERCIAL PLAN.

The large number of business and professional men who have taken out large policies on the Company's Commercial Plan, show that the demand for valuable life insurance, relieved of much of the investment element which constitutes the overpayments of the ordinary plans, is not confined to men of small incomes, but exists amongst all classes of our people.

GEO. E. LAVERS, Halifax, N. S., Provincial Manager.

J. HERBERT WRIGHT, INSPECTOR.

40 QUEEN STREET, ST. JOHN, N. B.

93 to 97 CHARLOTTE STREET.

beg to call the attention of the General Public to the Very Large and Varied Assortment of

HOUSEHOLD FURNITURE,

which I have now on hand, comprising, as it does, goods at every conceivable price.

—ALSO IN STOCK—

BRITISH PLATES, bevelled and plain, framed and unframed.

COVERINGS of all descriptions. CHILDREN'S CARRIAGES.

MATTRESSES, Woven Wire and other Spring Beds of all kinds.

—CALL, EXAMINE and COMPARE.—

No one will regret examining the Stock. Every attention paid to parties inspecting.

JOHN WHITE,

(LATE SEWARD & WHITE).

PORTLAND BRIDGE DRY GOODS STORE.

Spring Importations now complete.

Every Department well assorted.

All New Stock and Great Value.

Dress Goods, Corsets, Hosiery, Crinolines, Trimmings, Table Linens, Towels, Napkins, Feather Bedding, Sheetings, Flannel, Oil Cloth, beautiful designs, Lace Curtains, Lambrequins, Quilted Bedding, Shirtings, English Shirtings, Gent's White and Regatta Shirts, Underwear, Shirts and Drawers, Silk Handkerchiefs, Scarfs, Collars, &c.

Parry's Cotton Wares always in stock at Lowest Prices.

INSPECTION RESPECTFULLY SOLICITED.

THOS. S. WEEKS, Portland Bridge.

NOTICES.

At our Eastern N. B. Association, Elgin, the Women's Missionary Meeting will be held on Monday, 18th, at 3 o'clock, probably in the Methodist church. Aid Societies will please take notice and send a large representation. A. R. E., Sec.

The W. M. A. S. are requested to send all their monies to the Treasurer as soon as possible as the Missionary Accounts close the 31st of July and no money received after that date can appear in this year's account. S. J. MANNING.

Treas. of W. M. B. M. U. ANNUITY ASSOCIATION.—The special meeting of the Annuity Association announced to be held in Leicester street, St. John, July the 7th, is postponed to July the 14th, at the same place and at the same hour. I. E. BILL.

Dr. Bill, the president of the Annuity Association, is in the city and hopes to see his ministering brethren at the meeting called by the above notice, at 3 p. m. on Thursday.

To MEMBERS OF N. B. EASTERN ASSOCIATION.—For reasons that can be given when the Association convenes, it has been thought advisable to change the place of meeting of the above Association. Therefore, having received an invitation to do so from the first Elgin church, the N. B. Eastern Association will meet at Elgin, Albert Co., the third Saturday in July, at 2 o'clock, p. m.

W. CAMP, Moderator.

F. M. YOUNG, Secretary.

Denominational Meetings for 1897.

N. B. EASTERN.—Rev. W. Camp, Moderator; Rev. F. M. Young, Secretary; meets at Elgin, Albert Co., the third Saturday in July, at 2 o'clock, p. m.

CONVENTION OF THE MARITIME PROTESTANT B. F. B. B. M. A. Q. C. President, Rev. E. M. Kirkland, Secretary, at Charlottetown, P. E. I., on Saturday following August 18th, at 10 a. m.

N. S. AMERICAN.—Rev. A. W. Jordan, Moderator; P. E. McKerrrow, Clerk; meets at Halifax on the first Saturday in Sept. N. S. EASTERN.—Rev. Joseph Murray, Moderator; Rev. T. B. Layton, Secretary; meets at Little River on the second Friday in September, at 10 a. m.